

and Household Finance respectively as subsequent assignees for violations of the Truth in Lending Act, 15 U.S.C. § 1601 et seq. ("TILA") and implementing Federal Reserve Board Regulation Z, 12 C.F.R. part 226 .

JURISDICTION AND VENUE

2. This Court has subject matter jurisdiction over this action under 15 U.S.C. §1640 (TILA), and 28 U.S.C. §§1331 (general jurisdiction), 1332 (diversity jurisdiction) and 1337 (interstate commerce).

3. Venue in this District is proper under 28 U.S.C. § 1391(b) and (c) because Defendants conduct business in this District. Defendants are, therefore, deemed to reside in this District under 28 U.S.C. § 1391(c).

PARTIES AND FACTS

FACTS RELATING TO PLAINTIFF SANDRA DUHAMEL

4. Plaintiff Sandra L. Duhamel resides at 142 East Street, Pawtucket, RI 02860.

5. On or about January 13, 2005 Plaintiff Sandra L. Duhamel obtained a loan from Ameriquest, secured by her residence, for the purpose of debt consolidation. All of the proceeds of the loan were used for personal, family or household purposes.

6. The closing of said refinancing transaction was conducted by a title company named, Tapalian & Tadros, P.C. Upon information and belief said company is most knowledgeable with the facts and circumstances regarding the actual closing of the Plaintiff's loan with Ameriquest, including but not limited to, the allegations regarding the completeness of the Notice of Right to Cancel given to the Plaintiff as referenced herein.

7. In connection with the transaction, Plaintiff Sandra L. Duhamel received or signed the following documents:

1. A note in the principal amount of \$100,500;
2. A mortgage;
3. A Truth in Lending statement;
4. A notices of right to cancel, attached as Exhibit 1;
5. A One Week Cancellation Period form; attached as Exhibit 2; and
6. A HUD-1 Settlement Statement.

8. On or about July 3, 2006 Plaintiff Sandra L. Duhamel exercised her extended right to rescind the loan for violations of TILA. A notice of rescission was sent to Ameriquest. A Copy of the notice is attached as Exhibit 3.

9. Ameriquest has acknowledged receipt of the notice of rescission but refused to honor the request alleging that Plaintiff received accurate disclosures under the TILA.

FACTS RELATING TO PLAINTIFF DARLENE L. MANDEVILLE

10. Plaintiff Darlene L. Mandeville resides at 101 Beech Street, Woonsocket, RI 02895.

11. On or about September 16, 2005 Plaintiff Darlene L. Mandeville obtained a loan from Ameriquest, secured by her residence, for the purpose of debt consolidation. All of the proceeds of the loan were used for personal, family or household purposes.

12. The closing of said refinancing transaction was conducted by a title company named, Tapalian & Tadros, P.C. Upon information and belief said company is most knowledgeable with the facts and circumstances regarding the actual closing of the Plaintiff's loan with Ameriquest, including but not limited to, the allegations regarding the completeness of the Notice of Right to Cancel given to the Plaintiff as referenced herein.

13. In connection with the transaction, Plaintiff Darlene L. Mandeville received or signed the following documents:

1. A note in the principal amount of \$133,000;
2. A mortgage;
3. A Truth in Lending statement;
4. A notices of right to cancel, attached as Exhibit 4;
5. A One Week Cancellation Period form; attached as Exhibit 5; and
6. A HUD-1 Settlement Statement.

14. On or about July 17, 2006 Plaintiff Darlene L. Mandeville exercised her extended right to rescind the loan for violations of TILA. A notice of rescission was sent to Ameriquest. A Copy of the notice is attached as Exhibit 6.

15. Ameriquest has acknowledged receipt of the notice of rescission but refused to honor the request alleging that Plaintiff received accurate disclosures under the TILA.

FACTS RELATING TO PLAINTIFF LINDA BARRETT

16. Plaintiff Linda Barrett resides at 1 Willow Glen Circle Unit 104, Warwick, RI 02889.

17. On or about July 30, 2005 Plaintiff Linda Barrett obtained a loan from Ameriquest, secured by her residence, for the purpose of debt consolidation. All of the proceeds of the loan were used for personal, family or household purposes.

18. The closing of said refinancing transaction was conducted by a title company named, Tapalian & Tadros, P.C. Upon information and belief said company is most knowledgeable with the facts and circumstances regarding the actual closing of the Plaintiff's loan with Ameriquest, including but not limited to, the allegations regarding the completeness of the Notice of Right to Cancel given to the Plaintiff as referenced herein.

19. In connection with the transaction, Plaintiff Linda Barrett received or signed the following documents:

1. A note in the principal amount of \$110,873;
2. A mortgage;
3. A Truth in Lending statement;
4. A notices of right to cancel, attached as Exhibit 7;
5. A One Week Cancellation Period form; attached as Exhibit 8; and
6. A HUD-1 Settlement Statement.

20. On or about June 26, 2006 Plaintiff Linda Barrett exercised her extended right to rescind the loan for violations of TILA. A notice of rescission was sent to Ameriquest. A Copy of the notice is attached as Exhibit 9.

21. Ameriquest has acknowledged receipt of the notice of rescission but refused to honor the request alleging that Plaintiff received accurate disclosures under the TILA.

FACTS RELATING TO PLAINTIFF KRYSTYNA KUDYBA

22. Plaintiff Krystyna Kudyba resides at 212 Noonseneck Hill Rd., Exeter, RI 02822.

23. On or about August 4, 2005 Plaintiff Krystyna Kudyba obtained a loan from Ameriquest, secured by her residence, for the purpose of debt consolidation. All of the proceeds of the loan were used for personal, family or household purposes.

24. The closing of said refinancing transaction was conducted by a title company named, Tapalian & Tadros, P.C. Upon information and belief said company is most knowledgeable with the facts and circumstances regarding the actual closing of the Plaintiff's loan with Ameriquest, including but not limited to, the allegations regarding the completeness of the Notice of Right to Cancel given to the Plaintiff as referenced herein.

25. In connection with the transaction, Plaintiff Krystyna Kudyba received or signed the following documents:

1. A note in the principal amount of \$250,000;
2. A mortgage;
3. A Truth in Lending statement;
4. A notices of right to cancel, attached as Exhibit 10;
5. A One Week Cancellation Period form; attached as Exhibit 11; and
6. A HUD-1 Settlement Statement.

26. On or about June 21, 2006 Plaintiff Krystyna Kudyba exercised her extended right to rescind the loan for violations of TILA. A notice of rescission was sent to Ameriquest. A Copy of the notice is attached as Exhibit 12.

27. Ameriquest has acknowledged receipt of the notice of rescission but refused to honor the request alleging that Plaintiff received accurate disclosures under the TILA.

FACTS RELATING TO PLAINTIFF JAMES H. BAILEY

28. Plaintiff James H. Bailey resides at 156 Brookside Ave., West Warwick, RI 02889.

29. On or about January 13, 2005 Plaintiff James H. Bailey obtained a loan from Ameriquest, secured by his residence, for the purpose of debt consolidation. All of the proceeds of the loan were used for personal, family or household purposes.

30. The closing of said refinancing transaction was conducted by a title company named, Tapalian & Tadros, P.C. Upon information and belief said company is most knowledgeable with the facts and circumstances regarding the actual closing of the Plaintiff's loan with Ameriquest, including but not limited to, the allegations regarding the completeness of the Notice of Right to Cancel given to the Plaintiff as referenced herein.

31. In connection with the transaction, Plaintiff James H. Bailey received or signed the following documents:

1. A note in the principal amount of \$150,227;
2. A mortgage;
3. A Truth in Lending statement;
4. A notice of right to cancel, attached as Exhibit 13;
5. A One Week Cancellation Period form; attached as Exhibit 14; and
6. A HUD-1 Settlement Statement.

32. On or about July 17, 2006 Plaintiff James H. Bailey exercised his extended right to rescind the loan for violations of TILA. A notice of rescission was sent to Ameriquest. A Copy of the notice is attached as Exhibit 15.

33. Ameriquest has acknowledged receipt of the notice of rescission but refused to honor the request alleging that Plaintiff received accurate disclosures under the TILA.

FACTS RELATING TO PLAINTIFF RICHARD LENAHA

34. Plaintiff Richard Lenahan resides at 73 Levesque Street, Warwick, RI 02886.

35. On or about November 9, 2005 Plaintiff Richard Lenahan obtained a loan from Ameriquest, secured by his residence, for the purpose of debt consolidation. All of the proceeds of the loan were used for personal, family or household purposes.

36. The closing of said refinancing transaction was conducted by a title company named, Tapalian & Tadros, P.C.. Upon information and belief said company is most knowledgeable with the facts and circumstances regarding the actual closing of the Plaintiff's loan with Ameriquest, including but not limited to, the allegations regarding the completeness of the Notice of Right to Cancel given to the Plaintiff as referenced herein.

37. In connection with the transaction, Plaintiff Richard Lenahan received or signed the following documents:

1. A note in the principal amount of \$238,000;
2. A mortgage;
3. A Truth in Lending statement;
4. A notices of right to cancel, attached as Exhibit 16;
5. A One Week Cancellation Period form; attached as Exhibit 17; and
6. A HUD-1 Settlement Statement.

38. On or about July 17, 2006 Plaintiff Richard Lenahan exercised his extended right to rescind the loan for violations of TILA. A notice of rescission was sent to Ameriquest. A Copy of the notice is attached as Exhibit 18.

39. Ameriquest has acknowledged receipt of the notice of rescission but refused to honor the request alleging that Plaintiff received accurate disclosures under the TILA.

FACTS RELATING TO PLAINTIFF KENNETH G. BURTON

40. Plaintiff Kenneth G. Burton resides at 70 Berkeley Street, East Providence, RI 02914.

41. On or about November 7, 2005 Plaintiff Kenneth G. Burton obtained a loan from Ameriquest, secured by his residence, for the purpose of debt consolidation. All of the proceeds of the loan were used for personal, family or household purposes.

42. The closing of said refinancing transaction was conducted by a title company named, Tapalian & Tadros, P.C. Upon information and belief said company is most knowledgeable with the facts and circumstances regarding the actual closing of the Plaintiff's loan with Ameriquest, including but not limited to, the allegations regarding the completeness of the Notice of Right to Cancel given to the Plaintiff as referenced herein.

43. In connection with the transaction, Plaintiff Kenneth G. Burton received or signed the following documents:

1. A note in the principal amount of \$196,228;
2. A mortgage;
3. A Truth in Lending statement;
4. A notices of right to cancel, attached as Exhibit 19;
5. A One Week Cancellation Period form; attached as Exhibit 20; and
6. A HUD-1 Settlement Statement.

44. On or about July 17, 2006 Plaintiff Kenneth G. Burton exercised his extended right to rescind the loan for violations of TILA. A notice of rescission was sent to Ameriquest. A Copy of the notice is attached as Exhibit 21.

45. Ameriquest has acknowledged receipt of the notice of rescission but refused to honor the request alleging that Plaintiff received accurate disclosures under the TILA.

FACTS RELATING TO PLAINTIFF JAMES E. DORNEY

46. Plaintiff James E. Dorney resides at 171 Edman Street, Warwick, RI 02886.

47. On or about November 25, 2005 Plaintiff James E. Dorney obtained a loan from Ameriquest, secured by his residence, for the purpose of debt consolidation. All of the proceeds of the loan were used for personal, family or household purposes.

48. The closing of said refinancing transaction was conducted by a title company named, Tapalian & Tadros, P.C. Upon information and belief said company is most knowledgeable with the facts and circumstances regarding the actual closing of the Plaintiff's loan with Ameriquest, including but not limited to, the allegations regarding the completeness of the Notice of Right to Cancel given to the Plaintiff as referenced herein.

49. In connection with the transaction, Plaintiff James E. Dorney received or signed the following documents:

1. A note in the principal amount of \$150,134;
2. A mortgage;
3. A Truth in Lending statement;
4. A notice of right to cancel, attached as Exhibit 22;
5. A One Week Cancellation Period form; attached as Exhibit 23; and
6. A HUD-1 Settlement Statement.

50. On or about July 5, 2006 the Plaintiff James E. Dorney exercised his extended right to rescind the loan for violations of TILA. A notice of rescission was sent to Ameriquest. A Copy of the notice is attached as Exhibit 24.

51. Ameriquest has acknowledged receipt of the notice of rescission but refused to honor the request alleging that the Plaintiff received accurate disclosures under the TILA.

FACTS RELATING TO PLAINTIFFS PAUL M. AND GUILHERMINA AGUIAR

52. Plaintiffs Paul M. Aguiar and Guilhermina Aguiar reside at 31 Lydia Rd., Coventry, RI 02816.

53. On or about July 28, 2005 Plaintiffs Paul M. Aguiar and Guilhermina Aguiar obtained a loan from Ameriquest, secured by their residence, for the purpose of debt consolidation. All of the proceeds of the loan were used for personal, family or household purposes.

54. The closing of said refinancing transaction was conducted by a title company named, Tapalian & Tadros, P.C. Upon information and belief said company is most knowledgeable with

the facts and circumstances regarding the actual closing of the Plaintiffs' loan with Ameriquest, including but not limited to, the allegations regarding the completeness of the Notice of Right to Cancel given to the Plaintiffs as referenced herein.

55. In connection with the transaction, Plaintiffs Aguiar received or signed the following documents:

1. A note in the principal amount of \$230,000;
2. A mortgage;
3. A Truth in Lending statement;
4. A notices of right to cancel, attached as Exhibit 25;
5. A One Week Cancellation Period form; attached as Exhibit 26; and
6. A HUD-1 Settlement Statement.

56. On or about July 17, 2006 Plaintiffs Aguiar exercised their extended right to rescind the loan for violations of TILA. A notice of rescission was sent to Ameriquest. A Copy of the notice is attached as Exhibit 27.

57. Ameriquest has acknowledged receipt of the notice of rescission but refused to honor the request alleging that Plaintiffs received accurate disclosures under the TILA.

FACTS RELATING TO PLAINTIFF ANTHONY N. LEPORE

58. Plaintiff Anthony N. Lepore resides at 16 Betsy Williams Circle, Johnston, RI 02919.

59. On or about January 1, 2005 Plaintiff Anthony N. Lepore obtained a loan from Ameriquest, secured by his residence, for the purpose of debt consolidation. All of the proceeds of the loan were used for personal, family or household purposes.

60. The closing of said refinancing transaction was conducted by a title company named, Tapalian & Tadros, P.C. Upon information and belief said company is most knowledgeable with

the facts and circumstances regarding the actual closing of the Plaintiff's loan with Ameriquest, including but not limited to, the allegations regarding the completeness of the Notice of Right to Cancel given to the Plaintiff as referenced herein.

61. In connection with the transaction, Plaintiff Anthony N. Lepore received or signed the following documents:

1. A note in the principal amount of \$385,100;
2. A mortgage;
3. A Truth in Lending statement;
4. A notices of right to cancel, attached as Exhibit 28;
5. A One Week Cancellation Period form; attached as Exhibit 29; and
6. A HUD-1 Settlement Statement.

62. On or about June 19, 2006 Plaintiff Anthony N. Lepore exercised his extended right to rescind the loan for violations of TILA. A notice of rescission was sent to Ameriquest. A Copy of the notice is attached as Exhibit 30.

63. Ameriquest has acknowledged receipt of the notice of rescission but refused to honor the request alleging that Plaintiff received accurate disclosures under the TILA.

FACTS RELATING TO PLAINTIFFS DENNIS AND LISA ISOM

64. Plaintiffs Dennis Isom and Lisa Isom reside at 189 Ophelia Street, Providence, RI 02909.

65. On or about June 7, 2005 Plaintiffs Isom obtained a loan from Ameriquest, secured by their residence, for the purpose of debt consolidation. All of the proceeds of the loan were used for personal, family or household purposes.

66. The closing of said refinancing transaction was conducted by a title company named,

Tapalian & Tadros, P.C. Upon information and belief said company is most knowledgeable with the facts and circumstances regarding the actual closing of the Plaintiffs' loan with Ameriquest, including but not limited to, the allegations regarding the completeness of the Notice of Right to Cancel given to the Plaintiffs as referenced herein.

67. In connection with the transaction, Plaintiffs Isom received or signed the following documents:

1. A note in the principal amount of \$140,000;
2. A mortgage;
3. A Truth in Lending statement;
4. A notice of right to cancel, attached as Exhibit 31;
5. A One Week Cancellation Period form; attached as Exhibit 32; and
6. A HUD-1 Settlement Statement.

68. On or about July 3, 2006 Plaintiffs Isom exercised their extended right to rescind the loan for violations of TILA. A notice of rescission was sent to Ameriquest. A Copy of the notice is attached as Exhibit 33.

69. Ameriquest has acknowledged receipt of the notice of rescission but refused to honor the request alleging that Plaintiff received accurate disclosures under the TILA.

DEFENDANTS

70. Defendant Ameriquest is a National corporation with its principle place of business at 1100 Town and Country Road, Suite 900, Orange, CA 92868.

71. Ameriquest enters into more than 5 transactions per year in which credit is extended that is secured by the principal residence of a consumer and is used for purposes other than the initial acquisition or construction of the residence.

72. Ameriquest is therefore a creditor as defined in TILA and implementing Federal Reserve Board Regulation Z.

73. Ameriquest is what is commonly known as a "subprime" lender, targeting persons who have or who believe they have impaired credit.

74. Defendant AMC Mortgage Services, Inc. is a foreign corporation which does business in Rhode Island. It is an affiliate of Ameriquest. Its registered agent and office are National Registered Agents, Inc., 222 Jefferson Boulevard, Suite 200, Warwick, RI 02888.

75. Defendant AMC Mortgage Services, Inc. an affiliate of Ameriquest Mortgage Company, services loans originated by Ameriquest Mortgage Company, and claims an interest in such loans, including the right to receive payments thereunder. It is joined as a necessary party.

76. Defendant Deutsche Bank, is a federally chartered bank located at 60 Wall Street, New York, NY 10005. On information and belief, it holds legal title to some of plaintiffs' loans, as trustee.

77. Defendant Ameriquest Mortgage Securities, Inc., an affiliate of Ameriquest Mortgage Company, is a foreign corporation which transacts business in Rhode Island. It is the beneficial owner of some loans originated by Ameriquest Mortgage Company, including Plaintiffs'. It is located at 1100 Town & Country Road, Suite 1100, Orange, CA 92868.

78. Defendant Washington Mutual Bank is a federally-chartered savings association with its headquarters in Seattle, Washington. Upon information and belief, it is the beneficial legal holder and assignee of some loans originated by Ameriquest Mortgage Company, relative to the

following Plaintiffs: Linda Barrett, Paul M. and Guilhermina Aguiar, and Dennis and Lisa Isom. It is joined as a necessary party.

79. Defendant Household Finance is a foreign corporation which does business in Rhode Island. Its registered agent and office are CT Corporation System, 10 Weybosset Street, Providence, RI 02903. Upon information and belief, it is the beneficial legal holder and assignee of some loans originated by Ameriquest Mortgage Company, relative to the following Plaintiff: Anthony N. Lepore. It is joined as a necessary party.

COUNT I - TRUTH IN LENDING ACT

80. Plaintiffs incorporate ¶¶ 1-79 as if fully set out herein.

81. Because all of the refinance transactions referenced herein were secured by Plaintiffs' homes, and were not entered into for purposes of the initial acquisition or construction of that home, they were subject to the right to cancel provided by 15 U.S.C. §1635 and 12 C.F.R. §226.23.

82. The copies of the notice of right to cancel actually delivered to each of the Plaintiffs referenced herein were materially confusing and therefore, defective in that they did not specify the date of the transaction and the date of the expiration of the rescission period.

83. By failing to indicate the date by which the right to cancel had to be exercised Ameriquest failed to give each of the Plaintiffs clear and conspicuous notice of their right to cancel, in violation of 15 U.S.C. §1635 and 12 C.F.R. § 226.23. Accordingly, Plaintiffs are entitled to exercise their extended right to rescind their loans under the TILA.

84. In the alternative, the Plaintiffs allege that any material disclosures deemed to be received by them were nevertheless defective for the following reasons: (1) The One Week

Cancellation Period form (see attached Exhibits) detracts from and obfuscates the Notice of Right to Cancel (see attached Exhibits) since it suggests that the consumer has seven days to rescind under TILA, which is not the case. The provision of an ostensibly longer rescission period may cause a consumer to delay past the statutory three days, without recognizing that the extended period is purely contractual without benefit of the TILA damages and protections of § 1635. The One Week Cancellation Period form also provides for a different method of calculating days and requires actual receipt of the notice by Ameriquest within the specified time. The provision of two inconsistent and confusing notices to cancel violates the "clear and conspicuous" disclosures requirement of 15 U.S.C. § 1635 and 12 C.F.R. § 226.23; (2) 15 U.S.C.

85. 15 U.S.C. § 1635(g) provides that a court may award damages under section 1640 in addition to rescission.

86. The failure of the Defendants to honor/respond to the notice of rescission is a separate violation of 15 U.S.C. § 1640 (a) entitling the Plaintiffs to an award of statutory damages.

WHEREFORE, Plaintiffs request that the Court enter judgment in favor of Plaintiffs and against Defendants as follows:

1. A declaration that Plaintiffs are entitled to rescind;
2. Rescission of the loans;
3. Statutory damages;
4. Attorney's fees, litigation expenses and costs.
5. Such other relief as the Court deems appropriate.

Respectfully submitted,

/s/ Christopher M. Lefebvre
Claude Lefebvre, Christopher Lefebvre P.C.
P.O. Box 479
Pawtucket, RI 02862
(401) 728-6060
(401) 728-6534 (FAX)
Bar # 4019

JURY DEMAND

Plaintiffs demand trial by jury.

/s/ Christopher M. Lefebvre

EXHIBIT 1

NOTICE OF RIGHT TO CANCEL

LENDER: Ameriquest Mortgage Company

DATE: January 13, 2005

LOAN NO.: 0106893260 - 5782

TYPE: ADJUSTABLE RATE

BORROWER(S): SANDRA L. DUHAMEL

ADDRESS: 142 EAST ST
CITY/STATE/ZIP: PAWTUCKET, RI 02860PROPERTY: 142 EAST ST
PAWTUCKET, RI 02860

You are entering into a transaction that will result in a mortgage/lien/security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within THREE BUSINESS DAYS from whichever of the following events occurs last:

ENTER DOCUMENT SIGNING DATE

1. The date of the transaction, which is

or

2. The date you received your Truth in Lending disclosures;

or

3. The date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on your home has been cancelled, and we must return to you any money or property you have given to us or anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at:

Ameriquest Mortgage Company
1600 S Douglass Rd
Anahaim, CA 92806

ATTN: FUNDING
PHONE: (714)634-3494
FAX: (800)864-2256

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of

ENTER FINAL DATE TO CANCEL

(or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

SIGNATURE _____

DATE _____

The undersigned each acknowledge receipt of two copies of this NOTICE OF RIGHT TO CANCEL and one copy of the Federal Truth in Lending Disclosure Statement, all given by lender in compliance with Truth in Lending Simplification and Reform Act of 1980 (Public Law 96-221).

Each borrower in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective to all borrowers.

BORROWER/OWNER SANDRA L. DUHAMEL

Date _____

BORROWER/OWNER _____

Date _____

BORROWER/OWNER _____

Date _____

BORROWER/OWNER _____

Date _____

104-LNRC (Rev 11/83)



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EXHIBIT 2

ONE WEEK CANCELLATION PERIOD

Loan Number: 0106693260 - 5782

Borrower(s): SANDRA L. DUHAMEL

Date: January 13, 2005

You have the right under Federal or state law to three (3) business days during which you can cancel your loan for any reason. This right is described in the Notice of Right to Cancel you have received today.

Ameriquest Mortgage Company believes that a loan secured by your home is one of the most important financial decisions you can make. To give you more time to study your loan documents, obtain independent advice and/or shop for a loan that you believe suits you better, we provide you with one-week (which includes the day you sign the loan documents) to cancel the loan with no cost to you. No money will be disbursed before 10:00 a.m. on the first business day after this period expires. Business days are Monday through Friday, excluding federal legal holidays.

For example, if your loan closes on a Tuesday, you could cancel from that Tuesday through midnight of the following Monday.

If you want to cancel, you must do so in writing and we must receive your request before midnight on the day the cancellation period ends. You may cancel by signing and dating in the request to cancel box below or by using any other written statement that provides your loan number and states your desire to cancel your loan. The written statement must be signed and dated by any one borrower. Your request must be delivered to:

Ameriquest Mortgage Company
1600 S. Douglass Rd. Anaheim, CA 92806
ATTN: Funding Department
Phone: (714)541-9960
Fax: (800)864-2258

When you sign below, it means that you have received and read a copy of this notice and you understand what is printed above.

I/We hereby acknowledge receiving a copy of this notice on the date signed below.

Sandra L. Duhamel 1/13/05
Borrower/Owner SANDRA L. DUHAMEL Date

Borrower/Owner Date

Borrower/Owner Date

Borrower/Owner Date

REQUEST TO CANCEL

I/We want to cancel loan # _____

Borrower/Owner Signature Date



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330 (1/00)

01/13/2005 3:32:28 PM

BORROWER COPY

EXHIBIT 3



FROM THE OFFICE OF THE
FAMILY AND CONSUMER LAW CENTER

WWW.FRICONSUMERLAW.COM
CLAUDE F. LEFEBVRE
CHRISTOPHER M. LEFEBVRE, P.C.
ATTORNEYS & COUNSELORS AT LAW

July 3, 2006

Ameriquist Mortgage Company
1600 S. Douglas Road
Anaheim, CA 92806

Re: Notice of Rescission by Sandra L. Duhamel of 142 East Street, Pawtucket, RI
02860, Loan Number: 0106693260, Closing Date: 01/13/2005

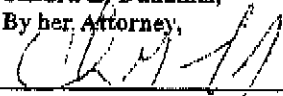
To Whom It May Concern:

I represent Sandra L. Duhamel concerning the mortgage loan transaction she entered into with Ameriquist Mortgage Company on January 13, 2005. Please be advised that I have been authorized by my client to rescind that transaction and hereby exercise that right pursuant to the Federal Truth In Lending Act, 15 U.S.C. Section 1635 and Regulation Z, Section 226.23.

The primary basis for the rescission is that Sandra L. Duhamel was given incomplete and therefore, inaccurate notices of her right to cancel the above consumer credit contract, in violation of 15 U.S.C. Section 1635(a) and Regulation Z, Sections 226.17 and 226.23.

The security interest held by Ameriquist Mortgage Company on the Butler's property located at 142 East Street, Pawtucket, RI is void as of this rescission. Pursuant to Regulation Z, you have twenty days after receipt of this Notice of Rescission to return to my client all monies paid and to take action necessary and appropriate to terminate the security interest.

Very truly yours,
Sandra L. Duhamel,
By her Attorney,


Christopher M. Lefebvre
P. O. Box 479
Pawtucket, RI 02862

**CERTIFIED MAIL-RETURN
RECEIPT REQUESTED**

cc: Sandra L. Duhamel

EXHIBIT 4

NOTICE OF RIGHT TO CANCEL

LENDER: Ameriquest Mortgage Company

DATE: September 16, 2005

LOAN NO.: 0133490268 - 5782

TYPE: ADJUSTABLE RATE

BORROWER(S): DARLENE L. MANDEVILLE

MAURICE A. MANDEVILLE

ADDRESS: 101 BEECH STREET
CITY/STATE/ZIP: WOONSOCKET, RI 02895PROPERTY: 101 BEECH STREET
WOONSOCKET, RI 02895

You are entering into a transaction that will result in a mortgage/lien/security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within THREE BUSINESS DAYS from whichever of the following events occurs last:

ENTER DOCUMENT SIGNING DATE

1. The date of the transaction, which is

or

2. The date you received your Truth in Lending disclosures;

or

3. The date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on your home has been cancelled, and we must return to you any money or property you have given to us or anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at:

Ameriquest Mortgage Company
1600 S Douglass Rd
Anaheim, CA 92806

ATTN: FUNDING
PHONE: (714)634-3494
FAX: (800)664-2256

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

ENTER FINAL DATE TO CANCEL

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of

(or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

SIGNATURE

DATE

The undersigned each acknowledge receipt of two copies of this NOTICE OF RIGHT TO CANCEL and one copy of the Federal Truth in Lending Disclosure Statement, all given by lender in compliance with Truth in Lending Simplification and Reform Act of 1980 (Public Law 96-221).

Each borrower in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective to all borrowers.

BORROWER/OWNER DARLENE L. MANDEVILLE

Date

BORROWER/OWNER MAURICE A. MANDEVILLE

Date

BORROWER/OWNER

Date

BORROWER/OWNER

Date

1094-200C (Rev 11/03)



000001334902680400050101

BORROWER COPY

09/16/2005 9:14:47 AM

EXHIBIT 5

ONE WEEK CANCELLATION PERIOD

Loan Number: 0133490268 - 5782

Borrower(s): DARLENE L. MANDEVILLE

Date: September 16, 2005

MAURICE A. MANDEVILLE

You have the right under Federal or state law to three (3) business days during which you can cancel your loan for any reason. This right is described in the Notice of Right to Cancel you have received today.

Ameriquest Mortgage Company believes that a loan secured by your home is one of the most important financial decisions you can make. To give you more time to study your loan documents, obtain independent advice and/or shop for a loan that you believe suits you better, we provide you with one-week (which includes the day you sign the loan documents) to cancel the loan with no cost to you. No money will be disbursed before 10:00 a.m. on the first business day after this period expires. Business days are Monday through Friday, excluding federal legal holidays.

For example, if your loan closes on a Tuesday, you could cancel from that Tuesday through midnight of the following Monday.

If you want to cancel, you must do so in writing and we must receive your request before midnight on the day the cancellation period ends. You may cancel by signing and dating in the request to cancel box below or by using any other written statement that provides your loan number and states your desire to cancel your loan. The written statement must be signed and dated by any one borrower. Your request must be delivered to:

Ameriquest Mortgage Company
1600 S Douglass Rd Anaheim, CA 92806
ATTN: Funding Department
Phone: (714)541-9960
Fax: (800)664-2256

When you sign below, it means that you have received and read a copy of this notice and you understand what is printed above.

I/We hereby acknowledge receiving a copy of this notice on the date signed below.

Borrower/Owner DARLENE L. MANDEVILLE

Date

Borrower/Owner MAURICE A. MANDEVILLE

Date

Borrower/Owner

Date

Borrower/Owner

Date

REQUEST TO CANCEL

I/We want to cancel loan # _____

Borrower/Owner Signature

Date



00000133490268040220101

09/16/2005 9:14:47 AM

BORROWER COPY

EXHIBIT 6



FROM THE OFFICE OF THE
FAMILY AND CONSUMER LAW CENTER

AMERICAN CONSUMER LAW CENTER
CLAUDE G. LEFEBVRE
CHRISTOPHER M. LEFEBVRE, P.C.
ATTORNEYS & COUNSELORS AT LAW

July 17, 2006

Ameriquist Mortgage Company
1600 S. Douglas Road
Anaheim, CA 92806

Re: Notice of Rescission by Darlene L. Mandeville of 101 Beech Street, Woonsocket,
RI 02895, Loan Number: 0133490268; Closing Date: 09/16/2005


To Whom It May Concern:

I represent Darlene L. Mandeville concerning the mortgage loan transaction she entered into with Ameriquist Mortgage Company on September 16, 2005. Please be advised that I have been authorized by my client to rescind that transaction and hereby exercise that right pursuant to the Federal Truth In Lending Act, 15 U.S.C. Section 1635 and Regulation Z, Section 226.23.

The primary basis for the rescission is that Darlene L. Mandeville was given incomplete and therefore, inaccurate notices of her right to cancel the above consumer credit contract, in violation of 15 U.S.C. Section 1635(a) and Regulation Z, Sections 226.17 and 226.23.

The security interest held by Ameriquist Mortgage Company on the Mandeville's property located at 101 Beech Street, Woonsocket, RI is void as of this rescission. Pursuant to Regulation Z, you have twenty days after receipt of this Notice of Rescission to return to my client all monies paid and to take action necessary and appropriate to terminate the security interest.

Very truly yours,
Darlene L. Mandeville,
By her Attorney,


Christopher M. Lefebvre,
P. O. Box 479
Pawtucket, RI 02862

CERTIFIED MAIL-RETURN
RECEIPT REQUESTED

cc: Darlene L. Mandeville

EXHIBIT 7

NOTICE OF RIGHT TO CANCEL

LENDER: Ameriquest Mortgage Company

DATE: July 30, 2005

LOAN NO.: 0128580305 - 5594

TYPE: FIXED RATE

BORROWER(S): Linda A Barrett

ADDRESS: 1 Willow Glen Circle
CITY/STATE/ZIP: WARWICK, RI 02889PROPERTY: 1 Willow Glen Circle 104
WARWICK, RI 02889

You are entering into a transaction that will result in a mortgage/lien/security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within THREE BUSINESS DAYS from whichever of the following events occurs last:

1. The date of the transaction, which is

ENTER DOCUMENT SIGNING DATE

or

2. The date you received your Truth in Lending disclosures;

or

3. The date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on your home has been cancelled, and we must return to you any money or property you have given to us or anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at:

Ameriquest Mortgage Company
1600 S Douglass Rd
Anaheim, CA 92805

ATTN: FUNDING
PHONE: (714)634-3494
FAX: (800)664-2256

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of

ENTER FINAL DATE TO CANCEL

(or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

SIGNATURE _____

DATE _____

The undersigned each acknowledge receipt of two copies of this NOTICE OF RIGHT TO CANCEL and one copy of the Federal Truth in Lending Disclosure Statement, all given by lender in compliance with Truth in Lending Simplification and Reform Act of 1980 (Public Law 96-221).

Each borrower in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective to all borrowers.

BORROWER/OWNER Linda A Barrett

Date _____

BORROWER/OWNER _____

Date _____

BORROWER/OWNER _____

Date _____

BORROWER/OWNER _____

Date _____

1004-NRC (Rev 11/03)



000001285803050400000101

BORROWER COPY

07/29/2005 10:39:01 AM

EXHIBIT 8

ONE WEEK CANCELLATION PERIOD

Loan Number: 0128580305 - 5594

Borrower(s): Linda A Barrett

Date: July 30, 2005

You have the right under Federal or state law to three (3) business days during which you can cancel your loan for any reason. This right is described in the Notice of Right to Cancel you have received today.

Ameriquest Mortgage Company believes that a loan secured by your home is one of the most important financial decisions you can make. To give you more time to study your loan documents, obtain independent advice and/or shop for a loan that you believe suits you better, we provide you with one-week (which includes the day you sign the loan documents) to cancel the loan with no cost to you. No money will be disbursed before 10:00 a.m. on the first business day after this period expires. Business days are Monday through Friday, excluding federal legal holidays.

For example, if your loan closes on a Tuesday, you could cancel from that Tuesday through midnight of the following Monday.

If you want to cancel, you must do so in writing and we must receive your request before midnight on the day the cancellation period ends. You may cancel by signing and dating in the request to cancel box below or by using any other written statement that provides your loan number and states your desire to cancel your loan. The written statement must be signed and dated by any one borrower. Your request must be delivered to:

Ameriquest Mortgage Company
1600 S Douglass Rd Anaheim, CA 92806
ATTN: Funding Department
Phone: (714)541-9960
Fax: (800)664-2256

When you sign below, it means that you have received and read a copy of this notice and you understand what is printed above.

I/We hereby acknowledge receiving a copy of this notice on the date signed below.

Borrower/Owner Linda A Barrett

Date

Borrower/Owner

Date

Borrower/Owner

Date

Borrower/Owner

Date

REQUEST TO CANCEL

I/We want to cancel loan # _____

Borrower/Owner Signature

Date



000001285803050404220101

07/29/2005 10:39:01 AM

BORROWER COPY

EXHIBIT 9



FROM THE OFFICE OF THE
FAMILY AND CONSUMER LAW CENTER

WWW.FCONSUMERLAW.COM
CLAUDE F. LEFEBVRE
CHRISTOPHER M. LEFEBVRE, P.C.
ATTORNEYS & COUNSELORS AT LAW

June 26, 2006

Ameriquist Mortgage Company
1600 S. Douglas Road
Anaheim, CA 92806

Re: Notice of Rescission by Linda Barrett of 1 Willow Glen Circle Unit 104,
Warwick, RI 02889, Loan Number: 0128580305, Closing Date: 07/30/2005

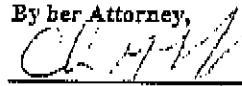
To Whom It May Concern:

I represent Linda Barrett concerning the mortgage loan transaction she entered into with Ameriquist Mortgage Company on July 30, 2005. Please be advised that I have been authorized by my client to rescind that transaction and hereby exercise that right pursuant to the Federal Truth In Lending Act, 15 U.S.C. Section 1635 and Regulation Z, Section 226.23.

The primary basis for the rescission is that Ms. Barrett was given incomplete and therefore, inaccurate notices of her right to cancel the above consumer credit contract, in violation of 15 U.S.C. Section 1635(a) and Regulation Z, Sections 226.17 and 226.23.

The security interest held by Ameriquist Mortgage Company on the Barrett's property located at 1 Willow Glen Circle Unit 104, Warwick, RI is void as of this rescission. Pursuant to Regulation Z, you have twenty days after receipt of this Notice of Rescission to return to my client all monies paid and to take action necessary and appropriate to terminate the security interest.

Very truly yours,
Linda Barrett,
By her Attorney,


Christopher M. Lefebvre
P. O. Box 479
Pawtucket, RI 02862

CERTIFIED MAIL-RETURN
RECEIPT REQUESTED

cc: Linda Barrett

EXHIBIT 10

NOTICE OF RIGHT TO CANCEL

LENDER: Ameriquest Mortgage Company

DATE: August 4, 2005

LOAN NO.: 0129540803 - 5594

TYPE: ADJUSTABLE RATE

BORROWER(S): Krystyna Kudyba Zbigniew Kudyba

ADDRESS: 212 Nooseneck Hill Road

CITY/STATE/ZIP: Exeter, RI 02822

PROPERTY: 212 Nooseneck Hill Road
Exeter, RI 02822

You are entering into a transaction that will result in a mortgage/lien/security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within THREE BUSINESS DAYS from whichever of the following events occurs last:

1. The date of the transaction, which is

ENTER DOCUMENT SIGNING DATE

or

2. The date you received your Truth in Lending disclosures;

or

3. The date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on your home has been cancelled, and we must return to you any money or property you have given to us or anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at:

Ameriquest Mortgage Company
1600 S Douglass Rd
Anaheim, CA 92806

ATTN: FUNDING
PHONE: (714)634-3494
FAX: (800)864-2256

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of

ENTER FINAL DATE TO CANCEL

(or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

SIGNATURE

DATE

The undersigned each acknowledge receipt of two copies of this NOTICE OF RIGHT TO CANCEL and one copy of the Federal Truth in Lending Disclosure Statement, all given by lender in compliance with Truth in Lending Simplification and Reform Act of 1980 (Public Law 96-221).

Each borrower in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective to all borrowers.

BORROWER/OWNER Krystyna Kudyba

Date

BORROWER/OWNER Zbigniew Kudyba

Date

BORROWER/OWNER

Date

BORROWER/OWNER

Date

1064-NRC (Rev. 11/01)



000001295408030400000101

BORROWER COPY

08/04/2005 12:29:50 PM

EXHIBIT 11

ONE WEEK CANCELLATION PERIOD

Loan Number: 0129540803 - 5594
 Date: August 4, 2005

Borrower(s): Krystyna Kudyba
 Zbigniew Kudyba

You have the right under Federal or state law to three (3) business days during which you can cancel your loan for any reason. This right is described in the Notice of Right to Cancel you have received today.

Ameriquest Mortgage Company believes that a loan secured by your home is one of the most important financial decisions you can make. To give you more time to study your loan documents, obtain independent advice and/or shop for a loan that you believe suits you better, we provide you with one-week (which includes the day you sign the loan documents) to cancel the loan with no cost to you. No money will be disbursed before 10:00 a.m. on the first business day after this period expires. Business days are Monday through Friday, excluding federal legal holidays.

For example, if your loan closes on a Tuesday, you could cancel from that Tuesday through midnight of the following Monday.

If you want to cancel, you must do so in writing and we must receive your request before midnight on the day the cancellation period ends. You may cancel by signing and dating in the request to cancel box below or by using any other written statement that provides your loan number and states your desire to cancel your loan. The written statement must be signed and dated by any one borrower. Your request must be delivered to:

Ameriquest Mortgage Company
 1600 S Douglas Rd Anaheim, CA 92806
 ATTN: Funding Department
 Phone: (714)541-9960
 Fax: (800)664-2256

When you sign below, it means that you have received and read a copy of this notice and you understand what is printed above.

I/We hereby acknowledge receiving a copy of this notice on the date signed below.

Borrower/Owner Krystyna Kudyba

Date

Borrower/Owner Zbigniew Kudyba

Date

Borrower/Owner

Date

Borrower/Owner

Date

REQUEST TO CANCEL

I/We want to cancel loan # _____

Borrower/Owner Signature

Date



000001235408030404220101

850 (10/06)

08/04/2005 12:29:50 PM

BORROWER COPY

EXHIBIT 12



FROM THE OFFICE OF THE
FAMILY AND CONSUMER LAW CENTER

WWW.CONSUMERLAW.COM
CLAUDE R. LEFEBVRE
CHRISTOPHER M. LEFEBVRE, PC.
ATTORNEYS & COUNSELLORS AT LAW

June 21, 2006

Ameriquist Mortgage Company
1600 S. Douglas Road
Anaheim, CA 92806

Re: Notice of Rescission by Krystyna Kudyba of 212 Nonseneck Hill Rd., Exeter, RI
02822; Loan Number: 0129540803, Closing Date: 08/04/2005

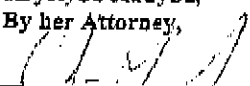
To Whom It May Concern:

I represent Krystyna Kudyba concerning the mortgage loan transaction she and her husband entered into with Ameriquist Mortgage Company on August 4, 2005. Please be advised that I have been authorized by my client to rescind that transaction and hereby exercise that right pursuant to the Federal Truth In Lending Act, 15 U.S.C. Section 1635 and Regulation Z, Section 226.23.

The primary basis for the rescission is that Mrs. Kudyba was given incomplete and therefore, inaccurate notices of her right to cancel the above consumer credit contract, in violation of 15 U.S.C. Section 1635(a) and Regulation Z, Sections 226.17 and 226.23.

The security interest held by Ameriquist Mortgage Company on the Kudyba's property located at 212 Nonseneck Hill Rd., Exeter, RI is void as of this rescission. Pursuant to Regulation Z, you have twenty days after receipt of this Notice of Rescission to return to my client all monies paid and to take action necessary and appropriate to terminate the security interest.

Very truly yours,
Krystyna Kudyba,
By her Attorney,


Christopher M. Lefebvre
P. O. Box 479
Pawtucket, RI 02862

CERTIFIED MAIL-RETURN
RECEIPT REQUESTED

cc: Krystyna Kudyba

EXHIBIT 13

NOTICE OF RIGHT TO CANCEL

LENDER: Ameriquest Mortgage Company

DATE: January 13, 2005

LOAN NO.: 0103453601 - 5584

TYPE: FIXED RATE

BORROWER(S): James H Bailey Debra A Bailey

ADDRESS: 156 Brookside Ave
CITY/STATE/ZIP: WEST WARWICK, RI 02893PROPERTY: 156 Brookside Ave
WEST WARWICK, RI 02893

You are entering into a transaction that will result in a mortgage/lien/security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within **THREE BUSINESS DAYS** from whichever of the following events occurs last:

ENTER DOCUMENT SIGNING DATE

1. The date of the transaction, which is

or

2. The date you received your Truth In Lending disclosures;

or

3. The date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on your home has been cancelled, and we must return to you any money or property you have given to us or anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at:

Ameriquest Mortgage Company
1600 S Douglass Rd
Anaheim, CA 92806

ATTN: FUNDING
PHONE: (714)634-3494
FAX: (800)864-2256

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of

ENTER FINAL DATE TO CANCEL

(or MIDNIGHT of the **THIRD BUSINESS DAY** following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

SIGNATURE _____

DATE _____

The undersigned each acknowledge receipt of two copies of this NOTICE OF RIGHT TO CANCEL and one copy of the Federal Truth In Lending Disclosure Statement, all given by lender in compliance with Truth In Lending Simplification and Reform Act of 1980 (Public Law 96-221).

Each borrower in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective to all borrowers.

BORROWER/OWNER James H Bailey

Date _____

BORROWER/OWNER Debra A Bailey

Date _____

BORROWER/OWNER _____

Date _____

BORROWER/OWNER _____

Date _____

1064-MRC (Rev 1/03)



000001034536010400050101

BORROWER COPY

01/13/2005 1:40:56 PM

EXHIBIT 14

ONE WEEK CANCELLATION PERIOD

Loan Number: 0103453601 - 5594
 Date: January 13, 2005

Borrower(s): James H Bailey
 Debra A Bailey

You have the right under Federal or state law to three (3) business days during which you can cancel your loan for any reason. This right is described in the Notice of Right to Cancel you have received today.

Amerquest Mortgage Company believes that a loan secured by your home is one of the most important financial decisions you can make. To give you more time to study your loan documents, obtain independent advice and/or shop for a loan that you believe suits you better, we provide you with one-week (which includes the day you sign the loan documents) to cancel the loan with no cost to you. No money will be disbursed before 10:00 a.m. on the first business day after this period expires. Business days are Monday through Friday, excluding federal legal holidays.

For example, if your loan closes on a Tuesday, you could cancel from that Tuesday through midnight of the following Monday.

If you want to cancel, you must do so in writing and we must receive your request before midnight on the day the cancellation period ends. You may cancel by signing and dating in the request to cancel box below or by using any other written statement that provides your loan number and states your desire to cancel your loan. The written statement must be signed and dated by any one borrower. Your request must be delivered to:

Amerquest Mortgage Company
 1800 S Douglass Rd Anaheim, CA 92805
 ATTN: Funding Department
 Phone: (714)541-9980
 Fax: (800)664-2256

When you sign below, it means that you have received and read a copy of this notice and you understand what is printed above.

I/We hereby acknowledge receiving a copy of this notice on the date signed below.

Borrower/Owner James H Bailey

Date

Borrower/Owner Debra A Bailey

Date

Borrower/Owner

Date

Borrower/Owner

Date

REQUEST TO CANCEL

I/We want to cancel loan # _____

Borrower/Owner Signature

Date



000001034536010404220101

850 (10/02)

01/13/2005 14:05:56 PM

BORROWER COPY

EXHIBIT 15



FROM THE OFFICE OF THE
FAMILY AND CONSUMER LAW CENTER

WWW.RICONSUMERLAW.COM

CLAUDE F. LEFEBVRE
CHRISTOPHER M. LEFEBVRE, P.C.

ATTORNEYS & COUNSELORS AT LAW

July 17, 2006

Ameriquist Mortgage Company
1600 S. Douglas Road
Anaheim, CA 92806

Re: Notice of Rescission by James H. Bailey of 156 Brookside Ave., West Warwick,
RI 02889, Loan Number: 0103453601; Closing Date: 01/13/2005

To Whom It May Concern:

I represent James H. Bailey concerning the mortgage loan transaction he and his wife entered into with Ameriquist Mortgage Company on January 13, 2005. Please be advised that I have been authorized by my client to rescind that transaction and hereby exercise that right pursuant to the Federal Truth In Lending Act, 15 U.S.C. Section 1635 and Regulation Z, Section 226.23.

The primary basis for the rescission is that James H. Bailey was given incomplete and therefore, inaccurate notices of his right to cancel the above consumer credit contract, in violation of 15 U.S.C. Section 1635(a) and Regulation Z, Sections 226.17 and 226.23.

The security interest held by Ameriquist Mortgage Company on the Bailey's property located at 156 Brookside Ave., West Warwick, RI is void as of this rescission. Pursuant to Regulation Z, you have twenty days after receipt of this Notice of Rescission to return to my client all monies paid and to take action necessary and appropriate to terminate the security interest.

Very truly yours,
James H. Bailey,
By his Attorney,

Christopher M. Lefebvre
P. O. Box 479
Pawtucket, RI 02862

CERTIFIED MAIL-RETURN
RECEIPT REQUESTED

cc: James H. Bailey

EXHIBIT 16

NOTICE OF RIGHT TO CANCEL

LENDER: Ameriquest Mortgage Company

DATE: November 9, 2005

LOAN NO.: 0137807681 - 5594

TYPE: ADJUSTABLE RATE

BORROWER(S): Richard Lenahan

ADDRESS: 73 Levesque Street
CITY/STATE/ZIP: Warwick, RI 02886PROPERTY: 73 Levesque Street
Warwick, RI 02886

You are entering into a transaction that will result in a mortgage/lien/security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within **THREE BUSINESS DAYS** from whichever of the following events occurs last:

ENTER DOCUMENT SIGNING DATE

1. The date of the transaction, which is

or

2. The date you received your Truth in Lending disclosures;

or

3. The date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on your home has been cancelled, and we must return to you any money or property you have given to us or anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at:

Ameriquest Mortgage Company
1600 S Douglass Rd
Anaheim, CA 92806

ATTN: FUNDING
PHONE: (714)634-3494
FAX: (800)564-2258

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of

ENTER FINAL DATE TO CANCEL

(or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

SIGNATURE _____

DATE _____

The undersigned each acknowledge receipt of two copies of this NOTICE OF RIGHT TO CANCEL and one copy of the Federal Truth in Lending Disclosure Statement, all given by lender in compliance with Truth in Lending Simplification and Reform Act of 1980 (Public Law 96-221).

Each borrower in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective to all borrowers.

BORROWER/OWNER Richard Lenahan

Date _____

BORROWER/OWNER _____

Date _____

BORROWER/OWNER _____

Date _____

BORROWER/OWNER _____

Date _____

1604-NRC (Rev 11/03)



00000137 8016810400000101

BORROWER COPY

11/09/2005 1:58:14 PM

EXHIBIT 17

ONE WEEK CANCELLATION PERIOD

Loan Number: 0137807681 - 5594

Borrower(s): Richard Lenahan

Date: November 9, 2005

You have the right under Federal or state law to three (3) business days during which you can cancel your loan for any reason. This right is described in the Notice of Right to Cancel you have received today.

Amerquest Mortgage Company believes that a loan secured by your home is one of the most important financial decisions you can make. To give you more time to study your loan documents, obtain independent advice and/or shop for a loan that you believe suits you better, we provide you with one-week (which includes the day you sign the loan documents) to cancel the loan with no cost to you. No money will be disbursed before 10:00 a.m. on the first business day after this period expires. Business days are Monday through Friday, excluding federal legal holidays.

For example, if your loan closes on a Tuesday, you could cancel from that Tuesday through midnight of the following Monday.

If you want to cancel, you must do so in writing and we must receive your request before midnight on the day the cancellation period ends. You may cancel by signing and dating in the request to cancel box below or by using any other written statement that provides your loan number and states your desire to cancel your loan. The written statement must be signed and dated by any one borrower. Your request must be delivered to:

Amerquest Mortgage Company
1600 S Douglass Rd Anaheim, CA 92808
ATTN: Funding Department
Phone: (714)541-9960
Fax: (800)664-2256

When you sign below, it means that you have received and read a copy of this notice and you understand what is printed above.

I/We hereby acknowledge receiving a copy of this notice on the date signed below.

Borrower/Owner Richard Lenahan

Date

Borrower/Owner

Date

Borrower/Owner

Date

Borrower/Owner

Date

REQUEST TO CANCEL

I/We want to cancel loan # _____

Borrower/Owner Signature

Date



000001376076810404220101

11/09/2005 1:58:14 PM

BORROWER COPY

EXHIBIT 18



FROM THE OFFICE OF THE
FAMILY AND CONSUMER LAW CENTER

WWW.RJCONSUMERLAW.COM
CLAUDE F. LEFEBVRE
CHRISTOPHER M. LEFEBVRE, P.C.
ATTORNEYS & COUNSELORS AT LAW

July 17, 2006

Ameriquist Mortgage Company
1600 S. Douglas Road
Anaheim, CA 92806

Re: Notice of Rescission by Richard Lenahan of 73 Levesque Street, Warwick, RI
02886, Loan Number: 0137807681; Closing Date: 11/09/2005

To Whom It May Concern:

I represent Richard Lenahan concerning the mortgage loan transaction he entered into with Ameriquist Mortgage Company on November 9, 2005. Please be advised that I have been authorized by my client to rescind that transaction and hereby exercise that right pursuant to the Federal Truth In Lending Act, 15 U.S.C. Section 1635 and Regulation Z, Section 226.23.

The primary basis for the rescission is that Richard Lenahan was given incomplete and therefore, inaccurate notices of his right to cancel the above consumer credit contract, in violation of 15 U.S.C. Section 1635(a) and Regulation Z, Sections 226.17 and 226.23.

The security interest held by Ameriquist Mortgage Company on the Lenahan's property located at 73 Levesque Street, Warwick, RI is void as of this rescission. Pursuant to Regulation Z, you have twenty days after receipt of this Notice of Rescission to return to my client all monies paid and to take action necessary and appropriate to terminate the security interest.

Very truly yours,
Richard Lenahan,
By his Attorney,

Christopher M. Lefebvre
P. O. Box 479
Pawtucket, RI 02862

CERTIFIED MAIL-RETURN
RECEIPT REQUESTED

cc: Richard Lenahan

EXHIBIT 19

NOTICE OF RIGHT TO CANCEL

LENDER: Ameriquest Mortgage Company

DATE: November 7, 2005
LOAN NO.: 0138039805 - 5594
TYPE: ADJUSTABLE RATE

BORROWER(S): Kenneth G Burton

ADDRESS: 70 Berkeley Street
CITY/STATE/ZIP: EAST PROVIDENCE, RI 02914PROPERTY: 70 Berkeley Street
East Providence, RI 02914

You are entering into a transaction that will result in a mortgage/lien/security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within THREE BUSINESS DAYS from whichever of the following events occurs last:

1. The date of the transaction, which is

ENTER DOCUMENT SIGNING DATE

or

2. The date you received your Truth in Lending disclosures;

or

3. The date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on your home has been cancelled, and we must return to you any money or property you have given to us or anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at:

Ameriquest Mortgage Company
1600 S Douglass Rd
Anaheim, CA 92806

ATTN: FUNDING
PHONE: (714)634-3494
FAX: (800)664-2256

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of

ENTER FINAL DATE TO CANCEL

(or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

SIGNATURE _____

DATE _____

The undersigned each acknowledge receipt of two copies of this NOTICE OF RIGHT TO CANCEL and one copy of the Federal Truth in Lending Disclosure Statement, all given by lender in compliance with Truth in Lending Simplification and Reform Act of 1980 (Public Law 96-221).

Each borrower in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective to all borrowers.

BORROWER/OWNER Kenneth G Burton

Date _____

BORROWER/OWNER _____

Date _____

BORROWER/OWNER _____

Date _____

BORROWER/OWNER _____

Date _____

1004-NRC (Rev 1/03)



000001380398050400050101

BORROWER COPY

11/07/2005 7:07:58 AM

EXHIBIT 20

ONE WEEK CANCELLATION PERIOD

Loan Number: 0138039805 - 5594
 Date: November 7, 2005

Borrower(s): Kenneth G Burton

You have the right under Federal or state law to three (3) business days during which you can cancel your loan for any reason. This right is described in the Notice of Right to Cancel you have received today.

Ameriquest Mortgage Company believes that a loan secured by your home is one of the most important financial decisions you can make. To give you more time to study your loan documents, obtain independent advice and/or shop for a loan that you believe suits you better, we provide you with **one-week** (which includes the day you sign the loan documents) to cancel the loan with no cost to you. No money will be disbursed before 10:00 a.m. on the first business day after this period expires. Business days are Monday through Friday, excluding federal legal holidays.

For example, if your loan closes on a Tuesday, you could cancel from that Tuesday through midnight of the following Monday.

If you want to cancel, you must do so in writing and we must receive your request before midnight on the day the cancellation period ends. You may cancel by signing and dating in the request to cancel box below or by using any other written statement that provides your loan number and states your desire to cancel your loan. The written statement must be signed and dated by any one borrower. Your request must be delivered to:

Ameriquest Mortgage Company
 1800 S Douglass Rd Anaheim, CA 92806
 ATTN: Funding Department
 Phone: (714)541-9960
 Fax: (800)664-2256

When you sign below, it means that you have received and read a copy of this notice and you understand what is printed above.

I/We hereby acknowledge receiving a copy of this notice on the date signed below.

Borrower/Owner Kenneth G Burton

Date

Borrower/Owner

Date

Borrower/Owner

Date

Borrower/Owner

Date

REQUEST TO CANCEL

I/We want to cancel loan # _____

Borrower/Owner Signature

Date



000001380398050404220101

150 (1/0/00)

11/07/2005 7:07:56 AM

BORROWER COPY

EXHIBIT 21



FROM THE OFFICE OF THE
FAMILY AND CONSUMER LAW CENTER

(SUPERCONSUMERLAW CENTER)
CLAUDE F. LEFEBVRE
CHRISTOPHER M. LEFEBVRE, PC.
ATTORNEYS AT LAW

July 17, 2006

Ameriquist Mortgage Company
1600 S. Douglas Road
Anaheim, CA 92806

Re: Notice of Rescission by Kenneth G. Burton of 70 Berkeley Street, East
Providence, RI 02914, Loan Number: 0138039805; Closing Date: 11/07/2005

To Whom It May Concern:

I represent Kenneth G. Burton concerning the mortgage loan transaction he entered into with Ameriquist Mortgage Company on November 7, 2005. Please be advised that I have been authorized by my client to rescind that transaction and hereby exercise that right pursuant to the Federal Truth In Lending Act, 15 U.S.C. Section 1635 and Regulation Z, Section 226.23.

The primary basis for the rescission is that Mr. Burton was given incomplete and therefore, inaccurate notices of his right to cancel the above consumer credit contract, in violation of 15 U.S.C. Section 1635(a) and Regulation Z, Sections 226.17 and 226.23.

The security interest held by Ameriquist Mortgage Company on the Burton's property located at 70 Berkeley Street, East Providence, RI is void as of this rescission. Pursuant to Regulation Z, you have twenty days after receipt of this Notice of Rescission to return to my client all monies paid and to take action necessary and appropriate to terminate the security interest.

Very truly yours,
Kenneth G. Burton,
By his Attorney,

Christopher M. Lefebvre
P. O. Box 479
Pawtucket, RI 02862

CERTIFIED MAIL-RETURN
RECEIPT REQUESTED

cc: Kenneth G. Burton

EXHIBIT 22

NOTICE OF RIGHT TO CANCEL

LENDER: Ameriquest Mortgage Company

DATE: November 25, 2005

LOAN NO.: 0140211487 - 5782

TYPE: ADJUSTABLE RATE

BORROWER(S): Joan M. Dorney James E. Dorney

ADDRESS: 171 Edman St
CITY/STATE/ZIP: Warwick, RI 02886PROPERTY: 171 Edman St
Warwick, RI 02886

You are entering into a transaction that will result in a mortgage/lien/security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within **THREE BUSINESS DAYS** from whichever of the following events occurs last:

ENTER DOCUMENT SIGNING DATE

1. The date of the transaction, which is

or

2. The date you received your Truth in Lending disclosures;

or

3. The date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on your home has been cancelled, and we must return to you any money or property you have given to us or anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at:

Ameriquest Mortgage Company
1600 S Douglass Rd
Anaheim, CA 92806

ATTN: FUNDING
PHONE: (714)634-3494
FAX: (800)664-2256

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

ENTER FINAL DATE TO CANCEL

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of

(or MIDNIGHT of the **THIRD BUSINESS DAY** following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

SIGNATURE

DATE

The undersigned each acknowledge receipt of two copies of this NOTICE OF RIGHT TO CANCEL and one copy of the Federal Truth in Lending Disclosure Statement, all given by lender in compliance with Truth in Lending Simplification and Reform Act of 1980 (Public Law 96-221).

Each borrower in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective to all borrowers.

BORROWER/OWNER Joan M. Dorney

Date

BORROWER/OWNER James E. Dorney

Date

BORROWER/OWNER

Date

BORROWER/OWNER

Date

1064-WYC (Rev 11/03)



000001402114870400000101

BORROWER COPY

11/23/2005 1:50:33 PM

EXHIBIT 23

ONE WEEK CANCELLATION PERIOD

Loan Number: 0140211467 - 5782
Date: November 25, 2005

Borrower(s): Joan M. Dorney
James E. Dorney

You have the right under Federal or state law to three (3) business days during which you can cancel your loan for any reason. This right is described in the Notice of Right to Cancel you have received today.

Ameriquest Mortgage Company believes that a loan secured by your home is one of the most important financial decisions you can make. To give you more time to study your loan documents, obtain independent advice and/or shop for a loan that you believe suits you better, we provide you with one-week (which includes the day you sign the loan documents) to cancel the loan with no cost to you. No money will be disbursed before 10:00 a.m. on the first business day after this period expires. Business days are Monday through Friday, excluding federal legal holidays.

For example, if your loan closes on a Tuesday, you could cancel from that Tuesday through midnight of the following Monday.

If you want to cancel, you must do so in writing and we must receive your request before midnight on the day the cancellation period ends. You may cancel by signing and dating in the request to cancel box below or by using any other written statement that provides your loan number and states your desire to cancel your loan. The written statement must be signed and dated by any one borrower. Your request must be delivered to:

Ameriquest Mortgage Company
1600 S Douglass Rd Anaheim, CA 92806
ATTN: Funding Department
Phone: (714)541-9960
Fax: (800)664-2256

When you sign below, it means that you have received and read a copy of this notice and you understand what is printed above.

I/We hereby acknowledge receiving a copy of this notice on the date signed below.

Borrower/Owner Joan M. Dorney

Date

Borrower/Owner James E. Dorney

Date

Borrower/Owner

Date

Borrower/Owner

Date

REQUEST TO CANCEL

I/We want to cancel loan #

Borrower/Owner Signature

Date



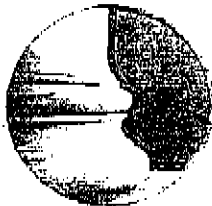
000001402114670404220101

255 (10/00)

11/23/2005 1:50:33 PM

BORROWER COPY

EXHIBIT 24



FROM THE OFFICE OF THE
FAMILY AND CONSUMER LAW CENTER

WWW.FCNLAW.COM
CLAUDE R. LEFEBVRE
CHRISTOPHER M. LEFEBVRE, P.C.
ATTORNEYS & COUNSELORS AT LAW

July 5, 2006

Ameriquist Mortgage Company
1600 S. Douglas Road
Anaheim, CA 92806

Re: Notice of Rescission by James E. Dorney of 171 Edman Street, Warwick, RI
02886, Loan Number: 0140211467, Closing Date: 11/23/2005

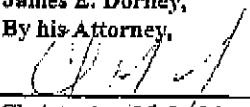
To Whom It May Concern:

I represent James E. Dorney concerning the mortgage loan transaction he and his wife entered into with Ameriquist Mortgage Company on November 25, 2005. Please be advised that I have been authorized by my client to rescind that transaction and hereby exercise that right pursuant to the Federal Truth in Lending Act, 15 U.S.C. Section 1635 and Regulation Z, Section 226.23.

The primary basis for the rescission is that Mr. Dorney was given incomplete and therefore, inaccurate notices of his right to cancel the above consumer credit contract, in violation of 15 U.S.C. Section 1635(a) and Regulation Z, Sections 226.17 and 226.23.

The security interest held by Ameriquist Mortgage Company on the Dorney's property located at 171 Edman Street, Warwick, RI is void as of this rescission. Pursuant to Regulation Z, you have twenty days after receipt of this Notice of Rescission to return to my client all monies paid and to take action necessary and appropriate to terminate the security interest.

Very truly yours,
James E. Dorney,
By his Attorney,


Christopher M. Lefebvre
P. O. Box 479
Pawtucket, RI 02862

CERTIFIED MAIL-RETURN
RECEIPT REQUESTED

cc: James E. Dorney

EXHIBIT 25

NOTICE OF RIGHT TO CANCEL

LENDER: Ameriquest Mortgage Company

DATE: July 28, 2005

LOAN NO.: 0128911686 - 5594

TYPE: ADJUSTABLE RATE

BORROWER(S): Paul M Aguilar Gulhermina Aguilar

ADDRESS: 31 Lydia Road
CITY/STATE/ZIP: Coventry, RI 02816PROPERTY: 31 Lydia Road
Coventry, RI 02816

You are entering into a transaction that will result in a mortgage/lien/security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within **THREE BUSINESS DAYS** from whichever of the following events occurs last:

1. The date of the transaction, which is

ENTER DOCUMENT SIGNING DATE

or

2. The date you received your Truth in Lending disclosures;

or

3. The date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on your home has been cancelled, and we must return to you any money or property you have given to us or anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at:

Ameriquest Mortgage Company
1800 S Douglass Rd
Anaheim, CA 92806

ATTN: FUNDING
PHONE: (714)634-3494
FAX: (800)664-2256

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than **MIDNIGHT** of

ENTER FINAL DATE TO CANCEL

(or **MIDNIGHT** of the **THIRD BUSINESS DAY** following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

SIGNATURE _____

DATE _____

The undersigned each acknowledge receipt of two copies of this **NOTICE OF RIGHT TO CANCEL** and one copy of the Federal Truth in Lending Disclosure Statement, all given by lender in compliance with Truth in Lending Simplification and Reform Act of 1980 (Public Law 96-221).

Each borrower in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective to all borrowers.

BORROWER/OWNER Paul M Aguilar

Date _____

BORROWER/OWNER Gulhermina Aguilar

Date _____

BORROWER/OWNER _____

Date _____

BORROWER/OWNER _____

Date _____

1044-NRC (Rev 11/03)



000001289116860400000101

BORROWER COPY

07/28/2005 2:07:57 PM

EXHIBIT 26

ONE WEEK CANCELLATION PERIOD

Loan Number: 0128911666 - 5594
 Date: July 28, 2005

Borrower(s): Paul M Agular
 Guilhermina Agular

You have the right under Federal or state law to three (3) business days during which you can cancel your loan for any reason. This right is described in the Notice of Right to Cancel you have received today.

Ameriquest Mortgage Company believes that a loan secured by your home is one of the most important financial decisions you can make. To give you more time to study your loan documents, obtain independent advice and/or shop for a loan that you believe suits you better, we provide you with one-week (which includes the day you sign the loan documents) to cancel the loan with no cost to you. No money will be disbursed before 10:00 a.m. on the first business day after this period expires. Business days are Monday through Friday, excluding federal legal holidays.

For example, if your loan closes on a Tuesday, you could cancel from that Tuesday through midnight of the following Monday.

If you want to cancel, you must do so in writing and we must receive your request before midnight on the day the cancellation period ends. You may cancel by signing and dating in the request to cancel box below or by using any other written statement that provides your loan number and states your desire to cancel your loan. The written statement must be signed and dated by any one borrower. Your request must be delivered to:

Ameriquest Mortgage Company
 1600 S Douglass Rd Anaheim, CA 92806
 ATTN: Funding Department
 Phone: (714)541-9960
 Fax: (800)864-2256

When you sign below, it means that you have received and read a copy of this notice and you understand what is printed above.

I/We hereby acknowledge receiving a copy of this notice on the date signed below.

Borrower/Owner Paul M Agular

Date

Borrower/Owner Guilhermina Agular

Date

Borrower/Owner

Date

Borrower/Owner

Date

REQUEST TO CANCEL

I/We want to cancel loan # _____

Borrower/Owner Signature

Date



00000128911666-5594220101

850 (10/00)

07/28/2005 2:07:57 PM

BORROWER COPY

EXHIBIT 27



FROM THE OFFICE OF THE
FAMILY AND CONSUMER LAW CENTER

WWW.CONSUMERLAW.COM
CLAUDE F. LEFEBVRE
CHRISTOPHER M. LEFEBVRE, P.C.
ATTORNEYS & COUNSELORS AT LAW

July 17, 2006

Ameriquist Mortgage Company
1600 S. Douglas Road
Anaheim, CA 92806

Re: Notice of Rescission by Paul M. Aguiar and Guilhermina Aguiar of 31 Lydia Rd.
Coventry, RI 02816, Loan Number: 0128911666; Closing Date: 07/28/2005

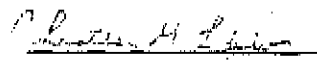
To Whom It May Concern:

I represent Paul M. Aguiar and Guilhermina Aguiar concerning the mortgage loan transaction they entered into with Ameriquist Mortgage Company on July 28, 2005. Please be advised that I have been authorized by my clients to rescind that transaction and hereby exercise that right pursuant to the Federal Truth In Lending Act, 15 U.S.C. Section 1635 and Regulation Z, Section 226.23.

The primary basis for the rescission is that Paul M. Aguiar and Guilhermina Aguiar were given incomplete and therefore, inaccurate notices of their right to cancel the above consumer credit contract, in violation of 15 U.S.C. Section 1635(a) and Regulation Z, Sections 226.17 and 226.23.

The security interest held by Ameriquist Mortgage Company on the Aguiar's property located at 31 Lydia Rd, Coventry, RI is void as of this rescission. Pursuant to Regulation Z, you have twenty days after receipt of this Notice of Rescission to return to my clients all monies paid and to take action necessary and appropriate to terminate the security interest.

Very truly yours,
Paul M. Aguiar,
Guilhermina Aguiar,
By their Attorney,


Christopher M. Lefebvre
P. O. Box 479
Pawtucket, RI 02862

**CERTIFIED MAIL-RETURN
RECEIPT REQUESTED**

cc: Paul M. Aguiar and Guilhermina Aguiar

EXHIBIT 28

NOTICE OF RIGHT TO CANCEL

LENDER: Ameriquest Mortgage Company

DATE: January 5, 2006

LOAN NO.: 0105499784 - 5782

TYPE: FIXED RATE

BORROWER(S): Anthony N Lepore Lori A Lepore

ADDRESS: 16 Betsy Williams Circle

CITY/STATE/ZIP: Johnston, RI 02819

PROPERTY: 16 Betsy Williams Circle
Johnston, RI 02819

You are entering into a transaction that will result in a mortgage/lien/security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within **THREE BUSINESS DAYS** from whichever of the following events occurs last:

ENTER DOCUMENT SIGNING DATE

1. The date of the transaction, which is

or

2. The date you received your Truth in Lending disclosures;

or

3. The date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on your home has been cancelled, and we must return to you any money or property you have given to us or anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at:

Ameriquest Mortgage Company
1600 S Douglas Rd
Anaheim, CA 92806

ATTN: FUNDING
PHONE: (714)634-3494
FAX: (800)664-2256

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

ENTER FINAL DATE TO CANCEL

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of

(or MIDNIGHT of the **THIRD BUSINESS DAY** following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

SIGNATURE

DATE

The undersigned each acknowledge receipt of two copies of this NOTICE OF RIGHT TO CANCEL and one copy of the Federal Truth in Lending Disclosure Statement, all given by lender in compliance with Truth in Lending Simplification and Reform Act of 1980 (Public Law 96-221).

Each borrower in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective to all borrowers.

BORROWER/OWNER Anthony N Lepore

Date

BORROWER/OWNER Lori A Lepore

Date

BORROWER/OWNER

Date

BORROWER/OWNER

Date

(See NRC (Rev. 1/05))



000001054997840400000101

BORROWER COPY

01/05/2006 11:18:50 AM

EXHIBIT 29

ONE WEEK CANCELLATION PERIOD

Loan Number: 0105499784 - 5782

Borrower(s): Anthony N Lepore

Date: January 5, 2005

Lori A Lepore

You have the right under Federal or state law to three (3) business days during which you can cancel your loan for any reason. This right is described in the Notice of Right to Cancel you have received today.

Ameriquist Mortgage Company believes that a loan secured by your home is one of the most important financial decisions you can make. To give you more time to study your loan documents, obtain independent advice and/or shop for a loan that you believe suits you better, we provide you with one-week (which includes the day you sign the loan documents) to cancel the loan with no cost to you. No money will be disbursed before 10:00 a.m. on the first business day after this period expires. Business days are Monday through Friday, excluding federal legal holidays.

For example, if your loan closes on a Tuesday, you could cancel from that Tuesday through midnight of the following Monday.

If you want to cancel, you must do so in writing and we must receive your request before midnight on the day the cancellation period ends. You may cancel by signing and dating in the request to cancel box below or by using any other written statement that provides your loan number and states your desire to cancel your loan. The written statement must be signed and dated by any one borrower. Your request must be delivered to:

Ameriquist Mortgage Company
1600 S Douglass Rd Anaheim, CA 92808
ATTN: Funding Department
Phone: (714)541-9980
Fax: (800)664-2256

When you sign below, it means that you have received and read a copy of this notice and you understand what is printed above.

I/We hereby acknowledge receiving a copy of this notice on the date signed below.

Borrower/Owner Anthony N Lepore

Date

Borrower/Owner Lori A Lepore

Date

Borrower/Owner

Date

Borrower/Owner

Date

REQUEST TO CANCEL

I/We want to cancel loan #

Borrower/Owner Signature

Date



000001034887840404220101

830 (10/00)

01/05/2005 11:19:50 AM

BORROWER COPY

EXHIBIT 30



FROM THE OFFICE OF THE
FAMILY AND CONSUMER LAW CENTER

WWW.FAMILYCONSUMERLAW.COM
CLAUDE F. LEFEBVRE
CHRISTOPHER M. LEFEBVRE, P.C.
ATTORNEYS & COUNSELORS AT LAW

June 19, 2006

Ameriquest Mortgage Company
1600 S. Douglas Road
Anaheim, CA 92806

Re: Notice of Rescission by Anthony N. Lepore, 16 Betsy Williams Circle, Johnston,
RI 02919; Loan Number: 0105499784, Closing Date: 01/05/2005

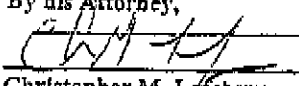
To Whom It May Concern:

I represent Anthony N. Lepore concerning the mortgage loan transaction he and his wife entered into with Ameriquest Mortgage Company on January 1, 2005. Please be advised that I have been authorized by my client to rescind that transaction and hereby exercise that right pursuant to the Federal Truth In Lending Act, 15 U.S.C. Section 1635 and Regulation Z, Section 226.23.

The primary basis for the rescission is that Mr. Lepore was given incomplete and therefore, inaccurate notices of his right to cancel the above consumer credit contract, in violation of 15 U.S.C. Section 1635(a) and Regulation Z, Sections 226.17 and 226.23.

The security interest held by Ameriquest Mortgage Company on the Lepore's property located at 16 Betsy Williams Circle, Johnston, R.I. is void as of this rescission. Pursuant to Regulation Z, you have twenty days after receipt of this Notice of Rescission to return to my client all monies paid and to take action necessary and appropriate to terminate the security interest.

Very truly yours,
Anthony N. Lepore,
By his Attorney,


Christopher M. Lefebvre
P. O. Box 479
Pawtucket, RI 02862

CERTIFIED MAIL-RETURN
RECEIPT REQUESTED

cc: Anthony N. Lepore

EXHIBIT 31

EXHIBIT 32

ONE WEEK CANCELLATION PERIOD

Loan Number: 0123358244 - 5782

Borrower(s): Dennis Isom

Date: June 7, 2005

Lisa Isom

You have the right under Federal or state law to three (3) business days during which you can cancel your loan for any reason. This right is described in the Notice of Right to Cancel you have received today.

Ameriquest Mortgage Company believes that a loan secured by your home is one of the most important financial decisions you can make. To give you more time to study your loan documents, obtain independent advice and/or shop for a loan that you believe suits you better, we provide you with one-week (which includes the day you sign the loan documents) to cancel the loan with no cost to you. No money will be disbursed before 10:00 a.m. on the first business day after this period expires. Business days are Monday through Friday, excluding federal legal holidays.

For example, if your loan closes on a Tuesday, you could cancel from that Tuesday through midnight of the following Monday.

If you want to cancel, you must do so in writing and we must receive your request before midnight on the day the cancellation period ends. You may cancel by signing and dating in the request to cancel box below or by using any other written statement that provides your loan number and states your desire to cancel your loan. The written statement must be signed and dated by any one borrower. Your request must be delivered to:

Ameriquest Mortgage Company
1600 S Douglass Rd Anaheim, CA 92806
ATTN: Funding Department
Phone: (714)541-9960
Fax: (800)664-2256

When you sign below, it means that you have received and read a copy of this notice and you understand what is printed above.

I/We hereby acknowledge receiving a copy of this notice on the date signed below.

Borrower/Owner Dennis Isom

Date

Borrower/Owner Lisa Isom

Date

Borrower/Owner

Date

Borrower/Owner

Date

REQUEST TO CANCEL

I/We want to cancel loan # _____

Borrower/Owner Signature

Date

77777777070700076765242717744400775350
5633764823071313763665127800756043737780
1223075604373778012230772825756125665407
000001233582445000220101

05/07/2005 4:58:51 PM

BXO (10/00)

BORROWER COPY

EXHIBIT 33



FROM THE OFFICE OF THE
FAMILY AND CONSUMER LAW CENTER

ATTORNEY GENERAL
CLAUDE F. LEFEBVRE
CHRISTOPHER M. LEFEBVRE, P.C.
ATTORNEYS AT LAW

July 3, 2006

Ameriquist Mortgage Company
1600 S. Douglas Road
Anaheim, CA 92806

Re: Notice of Rescission by Dennis Isom and Lisa Isom of 189 Ophelia Street,
Providence, RI 02909; Loan Number: 00123358244; Closing Date: 06/07/2005

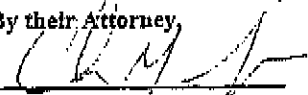
To Whom It May Concern:

I represent Dennis Isom and Lisa Isom concerning the mortgage loan transaction they entered into with Ameriquist Mortgage Company on June 7, 2005. Please be advised that I have been authorized by my clients to rescind that transaction and hereby exercise that right pursuant to the Federal Truth in Lending Act, 15 U.S.C. Section 1635 and Regulation Z, Section 226.23.

The primary basis for the rescission is that Mr. & Mrs. Isom were given incomplete and therefore, inaccurate notices of their right to cancel the above consumer credit contract, in violation of 15 U.S.C. Section 1635(a) and Regulation Z, Sections 226.17 and 226.23.

The security interest held by Ameriquist Mortgage Company on the Isom's property located at 189 Ophelia Street, Providence, RI is void as of this rescission. Pursuant to Regulation Z, you have twenty days after receipt of this Notice of Rescission to return to my clients all monies paid and to take action necessary and appropriate to terminate the security interest.

Very truly yours,
Dennis Isom and Lisa Isom,
By their Attorney,


Christopher M. Lefebvre
P. O. Box 479
Pawtucket, RI 02862

CERTIFIED MAIL-RETURN
RECEIPT REQUESTED

cc: Dennis Isom and Lisa Isom